

EXHIBIT 4

Annual Performance Appraisal – Officer



Candace McCollin

NAME

Mondawmin Shoppers

DEPARTMENT

Branch Manager

POSITION

73299

EMPLOYEE ID

GRADE

2 1/4 years

TIME IN CURRENT POSITION

10/25/09

DATE

2009

APPRAISAL PERIOD

SECTION I: Scope of Responsibilities

Describe employee's position. Detail staff managed (both direct and indirect), areas supported, revenue responsibility, net profit, risk management responsibilities, etc.

Performance Management System

SECTION II: Leadership Success Factors

Assess how employee demonstrated leadership based on the following 10 success factors:

- | | | |
|-----------------------|--|---|
| 1. Knows the Business | 4. Leadership Versatility | 7. Communication |
| 2. Manages Results | 5. Decisiveness | 8. Building Organizational Relationships |
| 3. Shaping Strategy | 6. Attracting, Retaining and Developing Talent | 9. Manages Self |
| | | 10. Enhancing Internal/External Customer Experience |

Ratings

Needs Improvement:

Meets Expectations:

Exceeds Expectations:

Outstanding:

Performance

Approaches requirements, a number of expectations not met, further development needed

Meets all standards and requirements

Is beyond expectation, often exceeds expected results

Is clearly distinguished above others, consistently exceeds expected results

Provide specific examples of the presence or absence of the factors to support the rating.

NOTE: To select the rating for each success factor below, double-click the appropriate box for the rating and select Checked from the dialog box (under Default value) and click OK.

1. Knows the Business

- Regarded as a functional expert.
- Understands the role of business units and how they fit into the organization.
- Has experience and skill in managing across functional and organizational lines.
- Has a thorough knowledge of the industry/competition, customers, operations and compliance regulations.

Comments/Examples:

Candace has a solid grasp on the M&T product line. Candace was also quick to understand how to manage fraud and poor customer retention under M&T.

Candace does an excellent job managing her staff to understand their goals, their role in the branch's success and can articulate a development plan for each person.

Candace needs more training and experience to be proficient with business customers.

Rating: ☐ Needs Improvement ☒ Meets Expectations ☐ Exceeds Expectations ☐ Outstanding ☐ Not Applicable

2. Manages Results

- Has a strong track record; consistently drives to achieve high quality and timely results.
- Develops effective plans and structures organization to deploy resources to meet business objectives.
- Works to do what is best for all stakeholders (customers, employees, and shareholders) in a manner that maximizes shareholder return.
- Manages corporate risk/compliance.

Comments/Examples:

The Mondawmin branch exceeded 5 of 7 goals, with an overall 126% of goal for the first six months of 2009. The branch met all categories except consumer and business loans. Consumer Loan activity was excellent, but the decline rate was about 89%. Since joining M&T this branch excels in Teller Referrals, and Candace has reached her goal for business calls each week. Investment and Insurance appointment goals have only reached goal four weeks of the 3rd quarter. Retention is low, about 64%. We are not researching accounts mapped to other branches in error, but are finding that the bulk of the customers with closed accounts had their accounts closed due to Chex System hits or fraud activity.

Rating: ☐ Needs Improvement ☒ Meets Expectations ☐ Exceeds Expectations ☐ Outstanding ☐ Not Applicable

3. Shaping Strategy

- Sees the "big picture".
- Creates a unified direction; identifies efforts that will have the greatest organizational impact.
- Champions new ideas and initiatives.
- Takes an active role in understanding/improving M&T Commitment / Employee Engagement Issues and how it impacts business results.

Comments/Examples:

Candace did a very nice job of preparing her staff for the conversion by reminding them that they would have the same customer, but would employ different solutions. She remained upbeat and positive, led the way with the WBTs and coached the staff each day on product knowledge. Candace clearly understood how to engage her staff for the conversion.

Rating: ☐ Needs Improvement ☒ Meets Expectations ☐ Exceeds Expectations ☐ Outstanding ☐ Not Applicable

4. Leadership Versatility

- Plays a variety of leadership roles (motivating, influencing, and coaching).
- Creates an environment that encourages teamwork and thinking "outside the box."
- Inspires commitment to the corporate vision while giving employees the opportunity to grow and achieve.

Comments/Examples:

Candace always surprises me with new ideas and activities at Mondawmin. She finds her staff strengths and then encourages their development. Recently her ABM suggested she should take on the Teller Manager position. Candace reminded her of her success with sales, and asked her to continue in the role, coaching her to better understand her value in the ABM role.

Candace has an excellent relationship with the Shoppers store manager. During my visits, he takes time to share a success from the branch, or discuss how the branch played a role in his store's success.

Rating: ☐ Needs Improvement ☒ Meets Expectations ☒ Exceeds Expectations ☐ Outstanding ☐ Not Applicable

5. Decisiveness

- Applies broad knowledge and experience when addressing complex issues.
- Makes timely, difficult decisions even with imperfect information.
- Considers impact of decisions on M&T Commitment / Employee Engagement.
- Is action oriented, takes ownership, and moves forward.

Comments/Examples:

Candace does a great job of making decisions and taking ownership of her branch. She reminds me that her branch is unique due to the amount of fraud that takes place. She recognizes tellers for spotting fraudulent transactions. She takes quick action when faced with a problem. Candace often talks with me to outline a situation with an employee or customer. She is on top of the facts, has already sought input from appropriate partners and has a recommendation for a solution handy. Candace makes good decisions. Although this is her first management role, she brings confidence and maturity to her job.

Rating: ☐ Needs Improvement ☐ Meets Expectations ☒ Exceeds Expectations ☐ Outstanding ☐ Not Applicable

6. Attracting, Retaining & Developing Talent

- Attracts, retains and develops talent and teams with diverse capabilities.
- Accurately appraises the strengths and weaknesses of others.
- Proactively manages under performers.
- Provides constructive feedback.
- Develops successors and talent pools.
- Keeps department motivated, informed, and accountable.

Comments/Examples:

Candace hired the entire staff from outside the bank then worked with each one to ensure they had the technical and cultural training needed to be successful. Candace did an impressive job of creating development plans and then coaching her staff to reach higher than their current positions.

Rating: ☐ Needs Improvement ☒ Meets Expectations ☒ Exceeds Expectations ☐ Outstanding ☐ Not Applicable

7. Communication

- Promotes a free flow of information and communication throughout the organization (upward, downward, and across).
- Encourages open expressions of ideas and opinions.
- Listens actively.
- Has effective presentation and written communication skills.
- Adapts individual communication style and approach to effectively meet the needs of individuals and teams.

Comments/Examples:

Candace has a loyal following of customers. She acts as a financial advisor for many first-time bank customers, encouraging new customers to take advantage of all features of their accounts. Reports are always completed accurately and on time.

Candace is clear in her communication with her staff. She breaks down goals for each individual into weekly and monthly numbers, and tracks progress weekly. Huddles are conducted daily and branch roundtables are held monthly.

Rating: ☐ Needs Improvement ☒ Meets Expectations ☐ Exceeds Expectations ☐ Outstanding ☐ Not Applicable

8. Building Organizational Relationships

- Knows how to build, maintain and leverage relationships with co-workers and external parties.
- Demonstrates the ability to handle conflict without alienating people.
- Promotes friendly work environment where employees feel valued and are treated fairly.
- Is able to gain cooperation in non-authority relationships.

Comments/Examples:

Candace is well thought of by her colleagues. She has been successful in reaching her goals each quarter, and is willing to share "Best Practices" with her peers. Candace has an excellent relationship with the Shoppers store manager and the department managers. I especially enjoy having Candace in my region. She is unfailingly positive, is highly supportive of her staff, and does whatever is needed to make the Mondawmin branch successful. The merger with M&T created the need to build new organizational relationships. Candace has formed a solid working relationship with her Business Banker, and is learning more about using M&T resources.

Rating: ☐ Needs Improvement ☒ Meets Expectations ☐ Exceeds Expectations ☐ Outstanding ☐ Not Applicable

9. Manages Self

- Learns from experience.
- Actively pursues learning and self-development.
- Seeks and acts upon performance feedback.
- Manages own time effectively.
- Demonstrates principled leadership and sound business ethics.
- Shows consistency among principles, values and behavior.
- Builds trust with others through own authenticity and follow-through on commitments.

Comments/Examples:

Candace built a five-day plan and works hard to keep on track, and has become more comfortable with the flexibility needed to ensure bubble time is made available to the staff while maintaining customer service levels. Mondawmin customer volume can be overwhelming. There are some days at the beginning of the month when customers begin to queue an hour before the branch opens. Candace handles this well by opening one teller at a time as her staff is ready to start working. Candace does an excellent job on her administrative work, all reports are on time and accurate. Activity levels are good, indicating that the employees are finding the time they need to complete activities.

Rating: ☐ Needs Improvement ☒ Meets Expectations ☐ Exceeds Expectations ☐ Outstanding ☐ Not Applicable

10. Enhancing Internal/External Customer Experience

- **BE Proactive:** Acts in the best interest of customers by anticipating needs, setting expectations and delivering results.
- **Be Knowledgeable:** Provides banking expertise and solutions to customers by leveraging all resources.
- **Express Appreciation:** Demonstrates professional demeanor while seeking opportunities to make customers feel valuable.
- **Show Respect:** Builds trust with customers and treats each customer as important.
- **Take Ownership:** Takes personal responsibility for bringing satisfactory conclusion to customer needs.

Comments/Examples:

Candace has embraced M&T values, and often integrates the above statements into her feedback to her staff.

Candace is respectful of her customers. Many are living on very limited means and rely on government assistance. All customers are given the full attention of the staff.

Customer service scores for the first six months of 2009 were 83% Teller, 75% platform for an average of 80%. For the third quarter 2009 Mondawmin Teller and Platform scores were 90%, fourth highest in the region. Loyalty score was 63%.

Customer service scores improved from 71% July to 90% October.

Rating: ☐ Needs Improvement ☐ Meets Expectations ☒ Exceeds Expectations ☐ Outstanding ☐ Not Applicable

Section III: Objectives vs. Results

List objectives established at the beginning of the appraisal period for the current year.
Describe results and add comments. Indicate if targets have been missed, met or exceeded.

Objective #1:

Balance Retention

Results:

As of October 2, 2009 the Mondawmin Shoppers branch was at 69%, well below the 94% minimum target.

In late October we were able to obtain a report of the customer's that were included in the "benchmark" 3/31/09 deposit balances. We found several business customers that were mapped to the wrong branch, and are researching the retail customers that closed accounts or reduced their balances. We believe that once this research is completed the branch will stand closer to 85% retention, not reaching the minimum 94% target, but in line with the turnover this branch experienced since opening. About 95% of the accounts that closed were accounts with Chex Systems hits that were found within weeks of opening the account, or due to fraud.

Rating: ☒ Target Missed ☐ Target Met ☐ Target Exceeded

Objective #2:

Pre-Conversion

Candace worked diligently with her staff to coach Product Knowledge, explain changes to job responsibilities and help her staff understand the M&T culture. The staff was among the first to complete their classroom and WBT training. Candace was unfailingly positive and engaged in the conversion process. Her conversion buddy, Alex Kirby, praised Candace's leadership before and during conversion.

Results:

The Mondawmin Shoppers branch was at 126% of the quarterly goal as of May 26, 2009.

- Total Deposits – 109%
- Checking Accounts On Hand – 109%
- New Personal Checking – 195%
- New Business Checking – 317%
- Investment & Insurance Income – 100%

*New TINS - 171% of goal !!
(11-6-09)*

Rating: ☐ Target Missed ☐ Target Met ☒ Target Exceeded

Objective #3:

Conversion

Results:

During the conversion process Candace prepared well by having morning huddles, recapping weekly teleconferences, and attending the required training. The conversion catalog was reviewed daily so that customer questions could be answered with confidence and accuracy.

Rating: ☐ Target Missed ☒ Target Met ☐ Target Exceeded

Objective #4:

Post-Conversion

Results:

The conversion overall went well for the Mondawmin Shoppers branch. The staff caught on to the systems/processes quickly which impressed our M&T buddies. With the guidance of our M&T buddies the post-conversion process was very smooth. It was also a positive learning experience for the Mondawmin Shoppers staff as well as the M&T buddies.

Rating: ☐ Target Missed ☒ Target Met ☐ Target Exceeded

Objective #5:

CCM/Portfolio Management

Results:

As of October 9, 2009 the Mondawmin Shoppers branch was at 82% for future scheduled activities. Candace

Rating: ☐ Target Missed ☒ Target Met ☐ Target Exceeded

Objective #6:

Significant Achievement

Results:

Candace's Comments:

During the conversion of Provident Bank with M&T Bank it was a very overwhelming experience for me as well as the Mondawmin Shoppers team. With the support of my regional manager and the M&T buddies I was able to manage through the process and help my team overcome all their objections during this process. Through this I was able to retain my team and get them to see what M&T Bank is all about.

My comments: Candace did a really great job calming her staff and customers in the weeks following the conversion. The conversion date was also during a "first of month" week so the branch was as always extremely busy. The cash order recommendations caused the branch to run out of cash, sometimes twice in one week. Candace worked through these issues and came out stronger. I look back on those few months as exhausting for Candace. I am so proud of her ability to deal with the changes brought by the conversion and to lead her staff to be able to embrace the M&T values.

Rating: ☐ Target Missed ☐ Target Met ☒ Target Exceeded

Objective #7:

Results:

Rating: ☐ Target Missed ☐ Target Met ☐ Target Exceeded

Section IV: Additional Comments

Describe other accomplishments or unanticipated objectives not included in Section III (e.g., community involvement, mentorships, special projects, acquisitions).

Section V: Development Plans

Describe the area where the employee could benefit from additional training, mentoring or experiences. Include specific suggestions and comments regarding plans for action.

1. Progress on prior year development plan:

The Development Plan for 2009 was to prepare self and staff for the M&T Conversion. Candace did complete this and did it well.

2. Development plan for the upcoming year:

- Candace started making business calls this year. She will need more training and mentoring to become proficient.
- Candace needs to consistently implement the 5-day plan to ensure that the branch is able to reach goal for FSA of managed portfolios and complete all activities.

Section VI: Overall Performance Rating

Overall rating should consider both performance against leadership success factors and objectives.

Indicate overall rating by placing an "X" at the appropriate level of performance on the rating line below.

If incumbent is too new in position to provide an appropriate rating, please check here. ☐

DOES NOT FULLY MEET EXPECTATIONS

MEETS EXPECTATIONS

CONSISTENTLY EXCEEDS EXPECTATION



Employee Comments

Please express your opinion concerning this appraisal, your performance, development or supervision.

Signatures

The employee's signature indicates that the employee has seen and participated in this appraisal. It does not indicate approval of the appraisal.

EMPLOYEE SIGNATURE

DATE

Management Signatures

EVALUATED BY

DATE

APPROVED BY

DATE

DIVISION HEAD APPROVAL

DATE



M&T Bank

Understanding what's important.

Annual Performance Appraisal – Officer



Candace McCollin

NAME

73289

EMPLOYEE #

11/4/10

10/25/2010

DATE

Mondawmin Shoppers

DEPARTMENT

8

GRADE

2010

APPRAISAL PERIOD

Branch Manager

POSITION

3 ½ years

TIME IN CURRENT POSITION

8001190

SECTION I: Scope of Responsibilities

Describe employee's position. Detail staff managed (both direct and indirect), areas supported, revenue responsibility, net profit, risk management responsibilities, etc.



SECTION II: Leadership Success Factors

Assess how employee demonstrated leadership based on the following 10 success factors:

- | | | |
|-----------------------|--|---|
| 1. Knows the Business | 4. Leadership Versatility | 7. Communication |
| 2. Manages Results | 5. Decisiveness | 8. Building Organizational Relationships |
| 3. Shaping Strategy | 6. Attracting, Retaining and Developing Talent | 9. Manages Self |
| | | 10. Enhancing Internal/External Customer Experience |

Ratings

Needs Improvement:

Meets Expectations:

Exceeds Expectations:

Outstanding:

Performance

Approaches requirements, a number of expectations not met, further development needed

Meets all standards and requirements

Is beyond expectation, often exceeds expected results

Is clearly distinguished above others, consistently exceeds expected results

EEOC 1191

1. Knows the Business

- Regarded as a functional expert.
- Understands the role of business units and how they fit into the organization.
- Has experience and skill in managing across functional and organizational lines.
- Has a thorough knowledge of the industry/competition, customers, operations and compliance regulations.

Comments/Examples:

Candace has the new M&T product line down. Candace does a great job managing her staff to know what's expected. With coaching of Duane Carr – Business Development Officer Candace is becoming more comfortable with the commercial side of her role.

Candace has a strong understanding of the in-store banking environment and manages her fast-paced office to accommodate the heavy volume. Her office is plagued with fraud, turnover and servicing issues. Candace is able to work through these distractions each day with a smile on her face.

Rating: ☐ Needs Improvement ☒ Meets Expectations ☐ Exceeds Expectations ☐ Outstanding ☐ Not Applicable

2. Manages Results

- Has a strong track record; consistently drives to achieve high quality and timely results.
- Develops effective plans and structures organization to deploy resources to meet business objectives.
- Works to do what is best for all stakeholders (customers, employees, and shareholders) in a manner that maximizes shareholder return.
- Manages corporate risk/compliance.

Comments/Examples:

Candace has utilized the Profiler with every customer interaction. She has also incorporated this tool to her staff in order to give every customer the maximum benefit of M&T's products/services. Although retention has been a challenge for the Mondawmin branch customer on-boarding has been a top priority. So far this year we have retained 97% of our deposit balances.

Candace responded well to new in-store initiatives with goals for customer engagement and new accounts. During our recent BBFB campaign her branch far exceeded the campaign goals and led our region to be the best in our market, and the first region bank-wide to exceed our goals.

Candace works well with her business development officer, Duane Carr, to reach out into the community to develop new business.

Rating: ☐ Needs Improvement ☒ Meets Expectations ☐ Exceeds Expectations ☐ Outstanding ☐ Not Applicable

3. Shaping Strategy

- Sees the "big picture".
- Creates a unified direction; identifies efforts that will have the greatest organizational impact.
- Champions new ideas and initiatives.
- Takes an active role in understanding/improving M&T Commitment / Employee Engagement issues and how it impacts business results.

Comments/Examples:

Candace uses the Gallop Impact Plan to engage her employees in their day to day activities. She encourages all employees to "Be The Best".

Candace did a really nice job coaching and unfortunately having to term three employees because they were not meeting standards for customer service, accuracy and attendance. The new staff was selected primarily on their warm approach to customers, their ability to stay calm with a heavy volume of customers and their reliability. Today it is a pleasure to walk into Mondawmin and observe the interaction between the staff and our customers.

Candace worked with her TIC and ABM to better define their roles, explore their strengths and career objectives. As a result we are making management changes as turnover occurs. These changes will further enhance the customer service levels at Mondawmin.

Rating: ☐ Needs Improvement ☒ Meets Expectations ☐ Exceeds Expectations ☐ Outstanding ☐ Not Applicable

4. Leadership Versatility

- Plays a variety of leadership roles (motivating, influencing, coaching).
- Creates an environment that encourages teamwork and thinking "outside the box."
- Inspires commitment to the corporate vision while giving employees the opportunity to grow and achieve.

Comments/Examples:

Candace always motivates the employees at the Mondawmin branch. She is always asking for her team to brainstorm ideas and techniques in order for the branch to WIN. Candace encourages all of her employees to do what makes them happy regardless of what role it may place them in. During the BBFB campaign the branch exceeded their goal by 171% due to a lot of teamwork and dedication.

I agree with Candace's statement above. She does a nice job motivating her staff for in-aisle engagement, to make referrals and to excel with new account acquisition. And everyone seems to be having great fun during business hours, a true reflection of Candace's leadership.

Rating: ☐ Needs Improvement ☐ Meets Expectations ☒ Exceeds Expectations ☐ Outstanding ☐ Not Applicable

5. Decisiveness

- Applies broad knowledge and experience when addressing complex issues.
- Makes timely, difficult decisions even with imperfect information.
- Considers impact of decisions on M&T Commitment / Employee Engagement.
- Is action oriented, takes ownership, and moves forward.

Comments/Examples:

Candace does a great job in taking ownership of her branch. When handling complex customer or employee issues Candace always reaches out to her internal partners for guidance and feedback. She uses these issues as a learning experience.

Candace is called upon to make quick decisions during the day to day operations of the branch. Often these decisions involve not being able to service a customer. Candace is quick to "own" these situations, and does so in a respectful way.

Rating: ☐ Needs Improvement ☒ Meets Expectations ☐ Exceeds Expectations ☐ Outstanding ☐ Not Applicable

B001193

6. Attracting, Retaining & Developing Talent

- Attracts, retains and develops talent and teams with diverse capabilities.
- Accurately appraises the strengths and weaknesses of others.
- Proactively manages under performers.
- Provides constructive feedback.
- Develops successors and talent pools.
- Keeps department motivated, informed, and accountable.

Comments/Examples:

During the summer of 2010 the Mondawmin branch had experienced some major turnover. She lost 80% of her staff. With the help of some of the managers and regional manager the branch was able to recover within 2 months. This was a positive change for the branch. It created positions for employees that wanted to be part of the team.

Typically it takes twice as long to fill an in-store position than a traditional opening. Candace put the word out that she needed staff, and quickly she had several internal candidates interested in the positions. All positions were filled quickly. Candace did an excellent job selecting her new staff and then on-boarding the new staff.

Rating: ☐ Needs Improvement ☐ Meets Expectations ☒ Exceeds Expectations ☐ Outstanding ☐ Not Applicable

7. Communication

- Promotes a free flow of information and communication throughout the organization (upward, downward, and across).
- Encourages open expressions of ideas and opinions.
- Listens actively.
- Has effective presentation and written communication skills.
- Adapts individual communication style and approach to effectively meet the needs of individuals and teams.

Comments/Examples:

Candace always communicates with her staff through a monthly branch meeting, huddles or email. This way of communication keeps everyone in the loop.

Candace manages to communicate and keep all staff informed and motivated. This is difficult given the nature of in-store banking because the staff works different shifts and different days, so extra effort is needed to keep everyone informed. Candace does a nice job with this.

Rating: ☐ Needs Improvement ☒ Meets Expectations ☐ Exceeds Expectations ☐ Outstanding ☐ Not Applicable

8. Building Organizational Relationships

- Knows how to build, maintain and leverage relationships with co-workers and external parties.
- Demonstrates the ability to handle conflict without alienating people.
- Promotes friendly work environment where employees feel valued and are treated fairly.
- Is able to gain cooperation in non-authority relationships.

Comments/Examples:

Candace builds relationships with all of her colleagues. She utilizes some of their best practices into the Mondawmin branch. She creates a positive workplace for all her employees.

Candace is rarely rattled, promotes a fun and professional work environment. She works well with her business partners, FC and her colleagues. Her peers often call her if they need staff support and Candace provides help as she can, even if that means she has to work shorthanded.

Rating: ☐ Needs Improvement ☒ Meets Expectations ☐ Exceeds Expectations ☐ Outstanding ☐ Not Applicable

B-001194

9. Manages Self

- Learns from experience.
- Actively pursues learning and self-development.
- Seeks and acts upon performance feedback.
- Manages own time effectively.
- Demonstrates principled leadership and sound business ethics.
- Shows consistency among principles, values and behavior.
- Builds trust with others through own authenticity and follow-through on commitments.

Comments/Examples:

Candace learns from all workplace experiences good or bad. The branch has been challenged with managing bubble time but has revised the 5 day plan to ensure that it gets done.

Candace manages herself well, and sets expectations for her staff. She models the behavior she wants to see in her staff.

Rating: ☐ Needs Improvement ☒ Meets Expectations ☐ Exceeds Expectations ☐ Outstanding ☐ Not Applicable

10. Enhancing Internal/External Customer Experience

- **BE Proactive:** Acts in the best interest of customers by anticipating needs, setting expectations and delivering results.
- **Be Knowledgeable:** Provides banking expertise and solutions to customers by leveraging all resources.
- **Express Appreciation:** Demonstrates professional demeanor while seeking opportunities to make customers feel valuable.
- **Show Respect:** Builds trust with customers and treats each customer as important.
- **Take Ownership:** Takes personal responsibility for bringing satisfactory conclusion to customer needs.

Comments/Examples:

Candace treats all of the customers at the Mondawmin branch with respect. She encourages the staff to do the same. Over the past couple of months the customer service scores have been trending in a positive direction.

Mondawmin customer service scores at the end of Q3 this year were overall 79%, with 71% in the key category "using customer name." I do however see a noticeable change in the staff since Candace returned from FMLA. Candace's highest priority has been to improve the customer service levels at Mondawmin. Given my own observation and the positive trend, I believe that Mondawmin can improve their scores each month.

Rating: ☐ Needs Improvement ☒ Meets Expectations ☐ Exceeds Expectations ☐ Outstanding ☐ Not Applicable

Section III: Objectives vs. Results

List objectives established at the beginning of the appraisal period for the current year.

Describe results and add comments. Indicate if targets have been missed, met or exceeded.

Objective #1:

Achieve Financial Results

Results:

As of the end of Q3, Mondawmin has exceeded 4 of 5 key drivers, 1 of 5 sales drivers, has a positive variance with hours and has greatly exceeded goal for new TINS. Mondawmin also exceeded the BBFB goal by more than 150% Revenue YTD is 176% of goal.

Rating: ☐ Target Missed ☒ Target Met ☐ Target Exceeded

Objective #2:

Customer Experience

Results:

Customer Service results have not met target but the trend is improving. I have not received any customer complaints since August. The new staff is more pleasant and warm to our customers.

Rating: X Target Missed ☐ Target Met ☐ Target Exceeded

8031195

Objective #3:

Employee Engagement

Results:

Mondawmin staff worked together to identify strengths and opportunities and are already working on their plans.

Rating: ☐ Target Missed X Target Met ☐ Target Exceeded

Objective #4:

Relationship Banking & Sales Management

Results:

Mondawmin works hard to complete customer engagement activities and meets (and often exceeds) teller referral goals. More attention is needed on the investment/insurance activities.

Rating: ☐ Target Missed X Target Met ☐ Target Exceeded

Objective #5:

Operational Excellence

Results:

The Mondawmin branch did not successfully pass the official branch audit. With the assistance of the Assistant Manager, Teller Supervisor and ROC they were able to come up with an action plan to get the branch back on track. The branch a year to date score of 34. This is an area that needs more attention.

Rating: X Target Missed ☐ Target Met ☐ Target Exceeded

Objective #6:

Results:

Rating: ☐ Target Missed ☐ Target Met ☐ Target Exceeded

Objective #7:**Results:**

Rating: ☐ Target Missed ☐ Target Met ☐ Target Exceeded

B001196

Section IV: Additional Comments

Describe other accomplishments or unanticipated objectives not included in Section III (e.g., community involvement, mentorships, special projects, acquisitions).

Candace is quick to take on any sales challenge. She is able to rally her staff to make referrals and to engage in in-aisle activities. Turnover (the good kind) has been heavy this year, but Candace has rebuild her staff with pleasant and engaging people that are a sincere pleasure to have serving our customers. Mondawmin did an outstanding job with the BBFB campaign. They were the first branch to exceed their goal. The entire staff was dedicated to this contest.

As we move into 2011, Candace will need to build on her retail success so more sales drivers can be met. This includes coaching sales staff to use their managed portfolio and EZ leads lists to set appointments for insurance and investment, continued customer engagements, and coaching the TIC and ABM to return Mondawmin to operational soundness.

Thanks Candace for your enthusiasm and dedication this year.

Section V: Development Plans

Describe the area where the employee could benefit from additional training, mentoring or experiences. Include specific suggestions and comments regarding plans for action.

1. Progress on prior year development plan:**2. Development plan for the upcoming year:**

- Coaching staff to obtain more insurance/investment appointments: Gehegan (Retail) and FC Coaching.
- BBFB (Business); accept and follow up on EZ Leads
- Accept, assign, work and close EZ Leads every day
- Operations - more involvement in coaching TIC and ABM on ops scorecard

Section VI: Overall Performance Rating

Overall rating should consider both performance against leadership success factors and objectives.

Indicate overall rating by placing an "X" at the appropriate level of performance on the rating line below.

If incumbent is too new in position to provide an appropriate rating, please check here. ☐

DOES NOT FULLY MEET EXPECTATIONS

MEETS EXPECTATIONS

CONSISTENTLY EXCEEDS EXPECTATIONS

| | |
|---|--|
| X | |
|---|--|

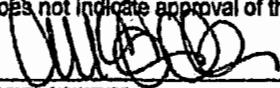
BO01197

Employee Comments

Please express your opinion concerning this appraisal, your performance, development or supervision.

Signatures

The employee's signature indicates that the employee has seen and participated in this appraisal.
It does not indicate approval of the appraisal.



EMPLOYEE SIGNATURE

11-4-10

DATE


Management Signatures



EVALUATED BY

11/4/10

DATE



APPROVED BY

12-1-10

DATE

DIVISION HEAD APPROVAL

DATE



Officer Performance Plan and Appraisal



Candace McCollin

NAME

73299

EMPLOYEE #

12-14-11

DATE

Mondawmin Shoppers

DEPARTMENT

10

GRADE

2011

APPRAISAL PERIOD

Branch Manager

POSITION

4 years

TIME IN CURRENT POSITION

A note from Sam...

On January 27, Mark Czarnecki and Mike Pinto sent an email to M&T Bank employees outlining five bank priorities...

Successfully Integrate Wilmington Trust
Transform our Deposit and Lending Business
Control and Continue our Superior Credit Quality
Drive Organic Growth
Engage and Develop our Employees

In 2011, we will leverage our APO's to ensure alignment with the bank's priorities. As in past years, the APOs focus on Relationship Banking, Employee Engagement, Customer Experience and Operational Excellence. The effective execution of our Retail Priorities will allow us to make our greatest contribution to the bank's success.

Given the level of effort that you have committed to the 2011 APOs, and that they do align well with the bank's priorities, we will continue using the APOs this year. As you'll see in Section 1 we've aligned our retail priorities to the respective bank priorities and will rely on the APO's from a tracking and measurement perspective. In 2012, I expect the APOs will be fully integrated into this document.

You will also see that the Performance Plan includes space to document both interim and year end discussions. In 2011, you can use this area to document important content from any coaching sessions or one-on-one meetings. When it comes time to do the annual review you should document the employee's performance for the year relative to each objective in the Performance Plan as well.

Lastly, in Section III you'll see the Divisional Competencies that Darren King, the Market Managers and I have selected for your respective role. I think you'll find it reassuring to know that these are competencies that we've always focused on, and want to continue to reinforce.

Thank you for helping to make these enhancements to our performance management process. Going forward this process will provide employees with more regular feedback, a more streamlined approach to setting expectations and evaluating performance. It will also ensure that the bank as a whole is collectively working towards, and evaluating its employees based on a consistent set of priorities.

Thank you for all that you do,

Sam

SECTION I: Objectives

Objectives help drive the bank's performance. They are specific things that need to be done and the results that need to be achieved. Objectives clearly define the behaviors and results expected during the performance year. SMART objectives are set and agreed upon prior to the performance year and have specific follow up commitments for both the Manager and Employee. The number of objectives is influenced by the number and variety of goals for your division. In general, five to 10 objectives should be appropriate for most jobs. Both the Manager and the Employee share the responsibility to ensure the interim discussions established during the objective setting process occur.

Objectives should be rated as follows:

| Ratings | Performance |
|------------------------------------|---|
| Exceeds Expectations: | Is beyond expectation, often exceeds expected results |
| Meets Expectations: | Meets all standards and requirements |
| Does Not Meet Expectations: | Approaches requirements, a number of expectations not met, further development needed; may be new to the position (less than six months) and has not yet met expectations, as they are developing in the job. |

| Bank/Division Priority | Objective | Tracking Sources/Metrics | Interim and Year-End Discussions | Year-End Rating |
|---|--|---|--|---|
| Successfully Integrate Wilmington Trust | Integrate Wilmington Trust's Delaware branches into the M&T network (Applies to those employees with Wilmington Trust involvement) | Number of employees working as a branch buddy Direct Involvement | Date: 07/28/2011 Feedback: Candace recommended two staff members as Buddies for the conversion. This will require Candace to work additional days during the conversion period. | <input checked="" type="checkbox"/> Exceeds <input type="checkbox"/> Meets <input type="checkbox"/> Does Not Meet |
| Drive Organic Growth In all our markets and our business lines, we must outperform our peers and competitors in attracting new customers, earning greater share of wallet and keeping customers longer. For us, this means... 1. Dominate Business Banking 2. Net Checking Growth 3. Deepen Relationships | (From the Branch Manager APO...) Meet Scorecard revenue goals for Business Deposits Meet Scorecard revenue goals for Business Loans Meet Scorecard revenue goal in Consumer Deposits, Consumer Loans and Investments/Insurance Achieve an open: close ratio > 1 for Business Checking accounts Grow Business DDA Balances Meet new consumer checking account goal Achieve an open: close ratio > 1 for Consumer Checking accounts Grow Consumer DDA Balances Increase "All HH's" Cross-Sell Rate Increase "Mgd HH's" Cross Sell Rate Increase 0-90 day Cross Sell Rate Increase 0-90 day CQI Improve Branch Service Scorecard results and/or achieve a minimal score of 90% | Refer to attached APO's: Relationship Banking Customer Experience | Date: 07/28/2011 Business Deposits - 50% Business Loans - 51% Consumer Deposits - 73% Consumer Loans - 122% Investment/Insurance - 208% Open/Close Business - 136% Business DDA growth - 41% Consumer Checking acquisition - 126% Open/Close Retail - 158% Consumer DDA growth - 3% Service Scorecard: 2009 - 77% 2010 - 79% 2011 - 79% Date: 12/03/2011 Business Deposits - 41% Business Loans - 0% Consumer Deposits - 72% Consumer Loans - 83% Investment/Insurance - 134% Open/Close Business - 125% Business DDA growth - 17.1% Consumer Checking acquisition - 135% Open/Close Retail - 150% Consumer DDA growth - 1.5% Service Scorecard: 2009 - 77% 2010 - 79% 2011 - 80% | <input type="checkbox"/> Exceeds <input checked="" type="checkbox"/> Meets <input type="checkbox"/> Does Not Meet |

| Bank/Division Priority | Objective | Tracking Sources/Metrics | Interim and Year End Discussions | Year End Rating |
|--|--|--|--|---|
| Engage and Develop our Employees We've always aimed to be the best place our employees ever work. But we ask much of our employees. We must do more to earn their incremental effort | (From the Branch Manager APO...) Improve or sustain Gallup Q12 Score (If 2010 score is 4.3 or higher, the goal is to maintain; if 2010 score is less than 4.3, the goal is to improve by .10) Overall Score 2010: 3.33 Overall Satisfaction: 2.50 <i>overall 2011 = 3.93</i> <i>2011 Satis = 3.78</i> | Refer to attached APO's: Employee Engagement | Date: 12/03/2011 Feedback: The Gallup Survey results are not available. During the first three quarters of this year the staff seemed engaged and happy. We are working through some issues around the communication in the office. Candace has committed to work on an action plan with her ABM to build greater teamwork and camaraderie. Candace has been given a verbal warning for communication issues during the 4 th Q. | <input type="checkbox"/> Exceeds <input checked="" type="checkbox"/> Meets <input type="checkbox"/> Does Not Meet |
| Operational Excellence | (From the Branch Manager APO...) Maintain Operational Scorecard Score of 100 Branch Audit : Goal = Satisfactory | Refer to attached APO's: Operational Excellence | Date: Feedback: 1 st Quarter 135/200pts 2 nd Quarter 195/200pts 3 rd Quarter 105/200 Audit - Satisfactory The branch was operationally challenged in 2010, but has turned the corner and is doing well. | <input type="checkbox"/> Exceeds <input checked="" type="checkbox"/> Meets <input type="checkbox"/> Does Not Meet |

SECTION II: Core Bank-wide Competencies

| <u>Ratings</u> | <u>Performance</u> |
|------------------------------------|--|
| <i>Exceeds Expectations:</i> | Is beyond expectation, often exceeds expected results |
| <i>Meets Expectations:</i> | Meets all standards and requirements |
| <i>Does Not Meet Expectations:</i> | Approaches requirements, a number of expectations not met, further development needed; may be new to the position (less than six months) and has not yet met expectations, as they are developing in the |

| Core Competencies | Key Actions | Tracking Sources/Metrics | Behaviors/Actions Demonstrated | Rating |
|----------------------------------|--|---|--|---|
| Building Partnerships | Identifies partnership needs Explores partnership opportunities Formulates action plans Subordinates own area's goals Monitors partnership | Branch Scorecard Results for... Business Banking Mortgage MTIG Feedback from partners | Date: 12/03/2011 Candace built a solid partnership with the BDO assigned to her branch; she also works closely with her mortgage rep and her ROC. | <input type="checkbox"/> Exceeds <input checked="" type="checkbox"/> Meets <input type="checkbox"/> Does Not Meet |
| External/Internal Customer Focus | Seeks to understand customers Educates customers Builds collaborative relationships Takes action to meet customer needs and concerns | Customer Experience Survey Balance Retention and Growth Household Growth (see FPR) Use/Inspection of Needs Based Sales tools... <ul style="list-style-type: none"> M&T Way Profilers (use and follow up) CCM/ezLeads PCS Worksheets / Needs Assessments ERM | Date: 12/03/2011 Feedback: Candace focused on improving the customer service scores this year. She started Q 1 with 74.8%, Q2 78.0%, Q 3 81.0% and so far in Q 4 85.9%. While not at the 90% level Candace has moved this score into acceptable range. Candace is an avid profiler and inspects these with her staff regularly. Candace embraced the recommended staffing model, changing her mix to allow for all but 3 PT tellers. This has improved customer service. | <input checked="" type="checkbox"/> Exceeds <input type="checkbox"/> Meets <input type="checkbox"/> Does Not Meet |

| | | | |
|--|--|--|---|
| Owning Results Sets standards for excellence Ensures high quality Takes responsibility Encourages others to take responsibility | Scorecard Results Execute against plan to ensure... <ul style="list-style-type: none"> Ability to go out on quality calls, and to effectively coach staff Platform is able to make goal in cross sell categories by managing leads, portfolios, and new customers Tellers are successfully referring and servicing, and are operationally excellent. My Employee Development Plan | Date: 12/03/2011 Candace has been our region's champion for new checking accounts. So far this year the Mondawmin branch has opened 1,128 new accounts, has a 1.42 open/close ratio and a 38% opt-in rate. Her platform is able to appropriately profile customers and follow up on their EZ Leads. The teller referrals are the highest in the region, averaging 200% of expectations. Candace makes up contests and provides positive reinforcement to achieve these results. Mondawmin Branch successful converted 12.7% of their non-checking customer portfolio. Mondawmin has submitted 208 cc apps this year so far (11% approval rate), 76 consumer loans. Candace is active in her community, joined the board of Garwin Oaks Community Association this year. | <input type="checkbox"/> Exceeds <input checked="" type="checkbox"/> Meets <input type="checkbox"/> Does Not Meet |
|--|--|--|---|

SECTION III: Business Division/Individual Competencies

Business Division/Individual competencies are the knowledge, skills, and behaviors people use to achieve their division or individual results. These competencies are assigned and discussed during the objective setting process. An employee will have **two** Business Division Competencies (the same competencies for either all officer-level positions across the division, or based upon job function, e.g. branch managers, operations managers, relationship managers, etc.) and **one** Individual Competency that is most relevant for that person's specific position. Below is a list of competencies from which to choose. Refer to the Competency Dictionary for additional information and key actions. Assess how the employee has demonstrated the key actions/behaviors related to the two Business Division and the one Individual Competency:

| Division Competencies | Key Actions (from the Competency Dictionary) | Tracking Sources/Metrics | Behaviors/Actions Demonstrated | Rating |
|-----------------------|---|--|---|---|
| Coaching | Clarifies the current situation Explains and demonstrates Provides feedback and reinforcement Establishes good interpersonal relationships | Coaching observation worksheets (from platform one-on-ones) Continued improvement of platform staff performance Promotion/movement of platform staff | Date: 07/28/2011 Feedback: Candace is a good coach – she works behind the glass with the staff so she hears all interactions, coaches to improve performance and holds regular one on one meetings. Candace made an excellent ABM hire and is doing a nice job orientating her to M&T and our Mondawmin Branch. Date: Feedback: | <input checked="" type="checkbox"/> Exceeds <input type="checkbox"/> Meets <input type="checkbox"/> Does Not Meet |

| | | | | |
|----------------------------|--|--|---|---|
| Sales Ability | Questions and probes Establishes strategy Builds rapport Demonstrates capability Gains commitment | Scorecard results for Business Banking Regional Manager's Business calling observations Sales Process & PCS/Needs Assessment skill set Branch Scorecard Results | Date: 07/28/2011 Feedback: Candace models the behavior she expects in her staff, and holds the staff accountable to her high standards. Candace is new to business calling; she does a nice job with community organizations, working on expanding into mail merchants and local businesses. | <input type="checkbox"/> Exceeds <input checked="" type="checkbox"/> Meets <input type="checkbox"/> Does Not Meet |
| Individual Competency | Key Actions (from the Competency Dictionary) | Tracking Sources/Metrics | Behaviors/Actions Demonstrated | Rating |
| Building a Successful Team | Develops direction Develops structure Facilitates goal accomplishment Involves others Informs others on team | Set reasonable goals Set clear expectations Weekly goal status communication Share success via email, huddles, 1X1s | Candace excels at setting expectations, coaching and inspecting results. She uses all resources, recently has been a solid contributor to the success of the in-store program by sharing her success and taking other manager's successful practices back to her branch. | <input type="checkbox"/> Exceeds <input checked="" type="checkbox"/> Meets <input type="checkbox"/> Does Not Meet |

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SECTION IV: Additional Comments

Describe other accomplishments or unanticipated objectives not included in Section III (e.g., community involvement, mentorships, special projects, acquisitions, etc.).

Mondawmin exceeded goal in 2 of 5 revenue factors as of 6/30/2011, opened 125% of checking goal with a 1.6% open close ratio. Teller referrals consistently exceed goal. Customers are properly profiled. The branch won a Market Wide award for the number of checking accounts opened as well as another award for submitting the most credit card applications.

Candace manages to make this very busy branch run smoothly. Staff turnover has been minimal, half are PT. Candace adds fun to the every day routines, for instance she had the staff complete a bingo card to build cross sell across all products recently.

Focus for 2011:

- Customer Service - mitigate wait time, use name
- Call new customers - did we miss any consumer loan opportunities?
- Mail customers - merchant services, additional banking relationship

Candace has done a really nice job this first half with new checking account acquisition, teller referral activity and good profiling. At this time the overall rating is "meets" but this can be improved to exceeds if we can generate more loan activity and attract business accounts.

12/03/2011: Candace did an excellent job this year sourcing and retaining new checking accounts. The major source of these accounts has been her teller referrals where 43% have resulted in new business. Candace did a nice job focusing on improving customer service and the increasing scores are proof of her focus on this key area.

Candace is working with Dan to reach out to Mail Merchants.

SECTION V: Overall Performance Rating

When determining the overall evaluation rating, consider performance against competencies and objectives (Sections I, II, and III.) While the development plan (Section VI) is a critical part of each employee's annual performance process, the development plan should not be considered in the current year's overall rating.

Use the scale below to provide an overall rating of the employee's performance during this evaluation period.

NOTE: Specific recommendations for improved performance must be made via a performance plan for any rating of **Does Not Meet Expectations**.

| | |
|--|---|
| Overall Rating Generally, it is recommended that the overall rating be reflective of the average of all individual category ratings. | |
| <input type="checkbox"/> Exceeds Expectations | The employee has demonstrated consistent expertise in performing his or her job functions. The employee frequently makes contributions well beyond job responsibilities and takes the initiative to overcome work challenges on a consistent basis. Established competencies, goals, and objectives are met and in most cases exceeded, during the evaluation period. |
| <input checked="" type="checkbox"/> Meets Expectations | The employee has demonstrated competence in performing his or her job functions. Established competencies, goals and objectives are consistently met and occasionally exceeded during the evaluation period. |
| <input type="checkbox"/> Does Not Meet Expectations | The employee has demonstrated competence in performing some, but not all, of his or her job functions. The employee does not demonstrate the initiative to overcome work challenges on a consistent basis. Performance of the established goals and objectives fall below the overall expectations for the position during the evaluation period. Improvement is needed to become fully competent in performance. A performance plan is required to support performance improvement. |
| <input type="checkbox"/> Too New In Position to provide an overall rating | The employee has been in their current position for less than six months, is still developing on the job, and therefore, too new to provide an overall rating. |

SECTION VI: Development Plans

1. Choose one or two competencies from section II or competencies needed for a future role. Refer to the Competency Dictionary for assistance.
2. Write the competencies and their key actions in the spaces below.
3. From the Development Guide select relevant developmental activities for the competencies.

Current Position:

Career Objectives over the next 2-4 Years:

Steps taken to reach career objectives:

Learning Opportunities:

*Link here to view the [Development Guide](#) which has some suggestions for developmental activities.

Competency

| Key Actions (from Competency Dictionary) | Developmental Activities | |
|--|--------------------------|------------------------------------|
| | | <input type="checkbox"/> Completed |
| | | <input type="checkbox"/> Completed |

More development in this competency needed? ☐ Yes ☐ No

Competency

| Key Actions (from Competency Dictionary) | Developmental Activities | |
|--|--------------------------|------------------------------------|
| For 2012: Business Development Skills - Become proficient with PCS, Build prospect list with support of BB. | | <input type="checkbox"/> Completed |
| | | <input type="checkbox"/> Completed |

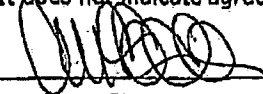
More development in this competency needed? ☐ Yes ☐ No

Employee Comments


Please provide your input concerning this appraisal, your performance, or development plan:

Signatures

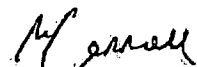
The employee's signature indicates that the employee has seen and participated in this appraisal. It does not indicate agreement of the appraisal content.


Employee Signature

12-14-11
Date

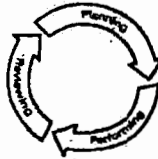

Evaluated By

12-14-11
Date


Approved By

12/22/11
Date

Officer Performance Plan and Appraisal



Candace McCollin

NAME

Greater Baltimore In-Store Region – Mondawmin Shoppers

DEPARTMENT

BRANCH MANAGER

POSITION

73299

EMPLOYEE #

8

GRADE

2yr 1 mo

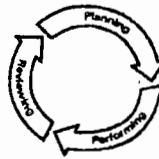
TIME IN CURRENT POSITION

DATE

2012

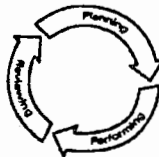
APPRAISAL PERIOD

Officer Performance Plan and Appraisal



| Results Overview | | | | | | | |
|---|---|-----------------------|----------------------------|---|------------------|------------------|--------------|
| | | Source | Goal | YTD 3/31 | YTD 6/30 | YTD 9/30 | YTD 12/31 |
| A | Total Sales Production | Scorecard | > 100% | 66.9% | 76.2% | 90.2% | |
| DOMINATE BUSINESS BANKING | | | | | | | |
| B | Total Business Banking Revenue | Scorecard | > 100% | 259.3% | 187.6% | 152% | |
| C | Calling Volume | RAP Report | > 100% | 0/26 0% | 1/52 1% | 5 | |
| D | Checking Sales (Revenue) | Scorecard | > 100% | 375.9% | 273% | 220.7% | |
| E | Business Checking Open Close Ratio | Business Checking Rpt | Net Positive | 90.9% | 91.7% | 31/34 91.2% | |
| F | Total Business Loans / Lines | Scorecard | > 100% | 0% | 0% | 0% | |
| G | New to Bank BBFB Households | BBFB Weekly Rpt | 2 / Br / Month | 3/6 50% | 4/12 33% | 7/18 38.8% | |
| DEEPENING RELATIONSHIPS / CROSS-SELL | | | | | | | |
| H | Total Cons. Loans / Lines / Savings Sales | Scorecard | > 100% | 44.7% | 50.5% | 63.5% | |
| I | Total Investment and Insurance Sales | Scorecard | > 100% | 0% | 14.7% | 7.2% | |
| J | Managed Portfolio Sales (Total Units) | Cross-Sell Report | 1 per platform per week | 3 | 4 | 4 | |
| NET CHECKING GROWTH | | | | | | | |
| K | Consumer Checking Sales (Units) | Scorecard | > 100% | 184.3% | 149.8% | 146.5% | |
| L | Consumer Checking Sales (Revenue) | Scorecard | > 100% | 69.1% | 87.9% | 114.3% | |
| M | Consumer Checking Open Close Ratio | Open Close Report | > 1.0 | 1.57 | 1.35 | 1.19 | |
| N | Consumer Checking Product Mix | Open Close Report | < 25% Free | 12% | 17% | 18% | |
| O | Consumer Checking 1 st Year Retention | Open Close Report | 10% | | | | |
| P | Consumer Checking Opt-In Rate | Open Close Report | Min 30% | 35% | 30% | 28% | |
| FINANCIAL RESULTS | | | | | | | |
| S | Business Banking DDA / Other Deposit Balance Growth | FPR | 844,344 | 120.4% 171.8% | 107.6% 141.1% | (1.8%) 144.3% | |
| T | Business Banking Loan Balance Growth | FPR | 1,742,316 | (21.9%) | (26.0%) | (28.9%) | |
| Q | Consumer DDA / Other Deposit Balance Growth | FPR | 5,605,725 | 103.9% (1.6%) | 106.8% (4.8%) | 115.6% (2.7%) | |
| R | Consumer Loan Balance Growth | FPR | 1,944,220 | (8.6%) | (1.2%) | 103.9% | |
| U | NSF Waiver | Fee Waiver Report | < 6.0% | 5.9% | 6.2% | 5.3% | |
| V | Bonus Interest | Deposits' Reporting | | | | | |
| OPERATING AND SERVICE RESULTS | | | | | | | |
| W | Customer Experience Survey Score | Service Scorecard | > 85% | 78.9% | 79.8% | 80.4% | |
| X | Operations Scorecard Total Score | Ops Scorecard | > 100 | 140 | 190 | | |
| Y | Audit Results | Ops Scorecard | Audit | Satisfactory rating? <u> N </u> | | | |
| | | | Reassessment | If applicable, satisfactory rating? <u> </u> | | | |

Officer Performance Plan and Appraisal



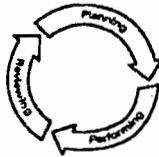
SECTION I: Objectives

Objectives help drive the bank's performance. They are specific things that need to be done and the results that need to be achieved. Objectives clearly define the behaviors and results expected during the performance year. SMART objectives are set and agreed upon prior to the performance year and have specific follow up commitments for both the Manager and Employee. The number of objectives is influenced by the number and variety of goals for your division. In general, five to 10 objectives should be appropriate for most jobs. Both the Manager and the Employee share the responsibility to ensure the interim discussions established during the objective setting process occur. Objectives should be rated as follows:

| <u>Ratings</u> | <u>Performance</u> |
|------------------------------------|---|
| <i>Exceeds Expectations:</i> | Is beyond expectation, often exceeds expected results |
| <i>Meets Expectations:</i> | Meets all standards and requirements |
| <i>Does Not Meet Expectations:</i> | Approaches requirements, a number of expectations not met, further development needed; may be new to the position (less than six months) and has not yet met expectations, as they are developing in the job. |

| | |
|---|---|
| Bank/Division Priority | Drive Organic Growth <ul style="list-style-type: none"> • Dominate Business Banking • Deepening Relationships / Cross-Sell • Net Checking Growth |
| Objective • Critical Behavior(s) | See Divisional Competencies on "Coaching" and "Sales Ability" |
| Tracking Sources/Metrics | <ul style="list-style-type: none"> • Dominate Business Banking Items B - G from "Results Overview" • Deepening Relationships / Cross-Sell Items H - J from "Results Overview" • Net Checking Growth Items K - P from "Results Overview" |
| Interim Discussion | <p>Date: 04/25/2012 Feedback: Candace has had a great start to the sales year in regards to her checking production. She exceeded her quarterly checking goal and her balance goals are improving. Her struggles are in Business Banking and Home Equity/Consumer Lending which she knows. She should continue to build on these areas for opportunities to deepen those customer relationships. She will need to work closely with her partners and utilize Dan to help when needed to move these areas in the right direction. A stronger emphasis with theme days and focuses should help with (Home Equity, Mortgage and Investment).</p> <p>7/31/2012 Candace has had a strong start to the sales year around checking production. She currently is at 150% of her goal for the sales year. She also has made some significant strides in business banking with movements in deposits at 273%. Business banking loans will need to see significant improvement Candace continues to have significant work to do around cross sell. She has the activities happening but not enough results. She will need some strong activities to happen around these areas in particular to meet her yearly goals. Consumer Lending, Mortgage, and Investments & Insurance will need extra attention.</p> <p>10/11/2012 This has been an amazing year with checking production in regards to both accounts and deposits. Candace and her team have also made significant strides in cross sell efforts around credit cards and insurance and continue to uncover opportunities. The branch continues to struggle in loans and investments even with the branch closing the focus on business as usual needs to remain.</p> |

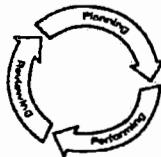
Officer Performance Plan and Appraisal



| | |
|----------------------------|-----------------------------------|
| | |
| Year End Discussion | Date: Feedback: |
| Year End Rating | Exceeds Meets Does Not Meet |

| | |
|---|--|
| Bank/Division Priority | Engage and Develop our Employees |
| Objective • Critical Behavior(s) | <ul style="list-style-type: none"> Observe and be an advocate of the Retail Team Values Attend Sam's monthly huddle, debrief with team after Complete development of and actively manage your Impact Plan Provide each direct report with a quality interim and annual Performance Appraisal With each direct report, annual completion and ongoing management of their Development Plan Provide regular recognition for improved and/or consistent outstanding performance Review FPR with Regional Manager on a quarterly basis, (a) review changes to metrics such as branch traffic, balances, household growth, and net contribution, (b) identify areas for improvement, (c) develop a plan to address, and (d) enable the manager's ability to execute against that plan Actively participate in coaching process with your manager and commit to being "coachable" |
| Tracking Sources/Metrics | <ul style="list-style-type: none"> Employee Engagement Results, Grand Mean: 2010: <u>N/A</u> 2011: <u>3.78</u> 2012: <u> </u> (If 2011 score is > 4.30 then the goal is to maintain, otherwise the goal is to improve by 0.10) |
| Interim Discussion | <p>Date: 04/25/2012 Feedback: Candace has worked with her team to create Impact Plans for the team to focus on this year. Her team has chosen: Knows What is Expected as the Strength and Best Friend at Work as the Opportunity. She meets with her team monthly to review their progress and again through their 1 on 1's. She continues to hold monthly meetings, daily huddles and meets with her team individually for coaching to ensure success.</p> <p>7/31/2012 This is a strong area for Candace. She has a well engaged team that she continues to meet with to ensure their success. She should continue to observe her team monthly to ensure their continued success.</p> <p>10/11/2012 The team continues to be well engaged and focused at the branch. They continue to review the impact plan every quarter to review progress. Candace will need to ensure that she develops a new plan with her new team at her new branch.</p> |

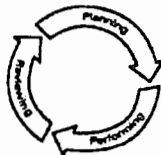
Officer Performance Plan and Appraisal



| | |
|----------------------------|-----------------------------------|
| | |
| Year End Discussion | Date: Feedback: |
| Year End Rating | Exceeds Meets Does Not Meet |

| | |
|---|--|
| Bank/Division Priority | Operational Excellence |
| Objective • Critical Behavior(s) | <ul style="list-style-type: none"> Review Retail Bulletins weekly Review Operations Scorecard and address any issues Keep Regional Manager informed of unsatisfactory audit issues and your progress on resolving to ensure a satisfactory reassessment Enforce compliance to all requirements surrounding customer identification policy, cash limits, and all other bank policy and procedure Manage scheduling to match customer demand, and to stay in line with employees' standard hours |
| Tracking Sources/Metrics | Items X & Y from "Results Overview" |
| Interim Discussion | <p>Date: 04-25-2012 Feedback: Candace and her team have a great partnership with Jamie (ROC). They had a visit (observation) conducted by Jamie which showed no concerns for the branch from an operational standpoint. She continues to focus on operations and resolves any issues/concerns as soon as they arise. She holds Cheryl responsible for the teller line which keeps all employees on top of this as a team focus.</p> <p>7/31/2012 Candace continues to ensure that her partnership with Jamie is strong. As a result her team scored a (140) on the operational scorecard. However, Candace and her team received an unsatisfactory on her yearly audit. The primary reasons for not passing the audit are around cash exposure. She will need to hold her team accountable for operational excellence and will need to follow up with her response plan in order to pass her reassessment.</p> <p>10/11/2012 The branch did not pass its yearly audit and is waiting for the reassessment to happen any day. This is a huge opportunity for the branch to refocus its energy and efforts to prove they are operationally sound. Candace and Cheryl both need to assure the branch is ready for this in the weeks to come by working with Beth to be prepared.</p> |
| Year End Discussion | Date: Feedback: |
| Year End Rating | Exceeds Meets Does Not Meet |

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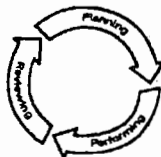
SECTION II: Bank-wide Competencies

Competencies are the knowledge, skills, and behaviors people use to achieve their results. Competencies uphold and define the bank's values. Assess and rate how the employee has demonstrated the key actions related to the 3 core bank-wide competencies:

| Ratings | Performance |
|------------------------------------|---|
| <i>Exceeds Expectations:</i> | Is beyond expectation, often exceeds expected results |
| <i>Meets Expectations:</i> | Meets all standards and requirements |
| <i>Does Not Meet Expectations:</i> | Approaches requirements, a number of expectations not met, further development needed; may be new to the position (less than six months) and has not yet met expectations, as they are developing in the job. |

| Bank-wide Competencies | Building Partnerships | |
|--|--|---|
| Key Actions | <p>(From the <i>Competency Dictionary</i>)</p> <ul style="list-style-type: none"> Identifies partnership needs Explores partnership opportunities Formulates action plans Subordinates own area's goals Monitors partnership | <ul style="list-style-type: none"> Regularly lead/participate in partner meetings Establish expectations and processes to ensure joint calling and calling nights Work with partners to develop a business plan; regularly review progress and adjust as needed All parties are informed of departmental priorities, objectives, and any relevant changes Actively refers to other business lines, and is exceptionally responsive when they refer to us |
| Tracking Sources/Metrics | | |
| Behaviors/ Actions Demonstrated | <p>Date: 04/25/2012 Feedback: Candace has a very good partnership with both Mike and Jennifer (Investments) and John (Mortgage). She works with both to determine opportunities for her branch. She has seen some good success on the Insurance side. Her partnership with Sonja (Business Banking) is a work in progress. She needs to ensure all of these partnerships are on the right track in order to start building pipelines and seeing additional results for the branch in the second quarter.</p> <p>7/31/2012 Candace continues to have strong partnerships with all of her business partners. She keeps them well informed and notified when she needs their help to deepen relationships for the bank. These strong partnerships are needed to ensure their branch meets all of their goals by the end of the sales year. Make sure that you are working with Sonja and John in order to meet your yearly goals.</p> | |
| Interim | | |

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| | <p>10/11/2012 Candace had a great partnership with Jen and Mike from investments. Candace continued to struggle with Sonja and John. These partnerships are crucial to the success of the branch. Candace will need to develop these partnerships in the future at her new branch to ensure overall success.</p> |
| <p>Behaviors/ Actions Demonstrated Year End</p> | <p>Date: Feedback:</p> |
| <p>Year End Rating</p> | <p><input type="checkbox"/> Exceeds <input type="checkbox"/> Meets <input type="checkbox"/> Does Not Meet</p> |

| | | |
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| <p>Bank-wide Competencies</p> | <p>External/Internal Customer Focus</p> | |
| <p>Key Actions</p> | <p>(From the <i>Competency Dictionary</i>)</p> <ul style="list-style-type: none"> • Seeks to understand customers • Educates customers • Builds collaborative relationships • Takes action to meet customer needs and concerns | <ul style="list-style-type: none"> • Ensure Top 5 Behaviors are being executed consistently and lead by example • Review Service Scorecard with team on a monthly basis, (a) coach to areas of weakness and reinforce strengths, (b) as a team discuss results around "wow" question, including what that experience looks like and how to consistently achieve/improve • Own all customer service issues related issues through completion; focus on converting good service into sales/referrals • Follow account closing guidelines, look for opportunities to retain accounts that are at risk of leaving • Adhere to the bank's waiver and bonus interest guidelines • Make weekly "M&T Way" follow up calls to new customers, follow up with staff to debrief on call |
| <p>Tracking Sources/Metrics</p> | <p>Item W from "Results Overview"</p> <p>Uses, and/or inspects and coaches the use of needs-based sales tools, including the M&T Way Profiler, CCM, ezLeads, PCS Worksheets, and ERM</p> | |
| <p>Behaviors/ Actions Demonstrated Interim</p> | <p>Date: 04/25/2012 Feedback: Candace reviews the service scorecards on a regular basis with her team every week to ensure they deliver quality customer service. She takes ownership of any issues when they arise and addresses them appropriately. She works with her customers to help them understand their accounts and builds long lasting relationships by cross-selling the appropriate products and services when warranted.</p> <p>7/31/2012 Candace continues to ensure that she meets the needs of her customers on a consistent basis. She takes ownership of all problems and addresses all problems in a timely manner. An area of focus for the remainder of the year is around her branch's service surveys. The overall scores need to improve to our goal of 90%. This will require all of her team to deliver</p> | |

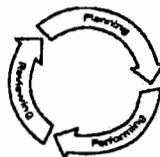
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| | <p>quality service and to gather the feedback consistently from her customers. In addition, make sure that these same levels of service are the same when you are in the branch and when you are not in the branch.</p> <p>10/11/2012 Candace continues to focus her energy in this area to assure her customers receive quality service. This is even more crucial at this time in efforts to retain as many customers as possible with the branch consolidation. As always, our goal is 90% on all customer surveys.</p> |
| <p>Behaviors/ Actions Demonstrated Year End</p> | <p>Date: Feedback:</p> |
| <p>Year End Rating</p> | <p><u>Exceeds</u> <u>Meets</u> <u>Does Not Meet</u></p> |

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| <p>Bank-wide Competencies</p> | <p>Owning Results</p> | |
| <p>Key Actions</p> | <p>(From the <i>Competency Dictionary</i>)</p> <ul style="list-style-type: none"> • Set standards for excellence • Ensures high quality • Takes responsibility • Encourages others to take responsibility | <ul style="list-style-type: none"> • Execute against a plan to ensure (a) ability to make a sufficient number of quality business calls, (b) platform is able to effectively cross-sell by managing leads, portfolios, and effectively onboards new customers, and (c) Tellers are successfully referring, providing excellent service, and are operationally proficient |
| <p>Tracking Sources/Metrics</p> | <p>Item A from "Results Overview"</p> | |
| <p>Behaviors/ Actions Demonstrated Interim</p> | <p>Date: 04/25/2012 Feedback: Candace manages her team well to ensure that calling efforts are happening on a consistent basis, that tellers continue to refer for potential needs and that everyone is doing their part to deliver quality service. Candace will need to continue to work on her business calling efforts as we move into the next quarter. This includes entering all calling efforts in ERM and building COI's for referral sources. She will also have to leverage every opportunity to have her team on the phones to drive additional business for the branch.</p> | |
| | <p>7/31/2012 Candace will need to ensure that calling efforts continue to focus on her branch's managed portfolios by all of her team. Her current results show that improvement is needed in order to meet her branches goals. Dedicated call nights, bubble time and daily contacts are needed to ensure this happens. Her teams work around referrals is strong. This will help her and her staff in deepening her customer relationships for the bank.</p> <p>10/11/2012 Calling is a non-negotiable. It needs to happen daily (a minimum) of one hour focusing on deepening relationships with our customers. A stronger emphasis around our managed customers is crucial to the branches success. These expectations need to be set for your current branch and your new branch as well.</p> | |

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| Behaviors/ Actions Demonstrated Year End | Date: Feedback: |
| Year End Rating | Exceeds Meets Does Not Meet |

SECTION III: Business Division/Individual Competencies

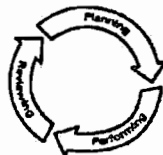
Business Division/Individual competencies are the knowledge, skills, and behaviors people use to achieve their division or individual results. These competencies are assigned and discussed during the objective setting process. An employee will have **two** Business Division Competencies (the same competencies for either all officer-level positions across the division, or based upon job function, e.g. branch managers, operations managers, relationship managers, etc.) and **one** Individual Competency that is most relevant for that person's specific position. Below is a list of competencies from which to choose. Refer to the Competency Dictionary for additional information and key actions. Assess how the employee has demonstrated the key actions/behaviors related to the two Business Division and the one Individual Competency:

| | | | |
|------------------------------|---------------------|---|----------|
| Building a Successful Team | Decision Making | Innovation | Tenacity |
| Coaching | Developing Others | Managing Work | |
| Communication | Facilitating Change | Negotiation | |
| Continuous Improvement | Follow-Up | Sales Ability/Persuasiveness | |
| Continuous Learning | Gaining Commitment | Strategic Decision Making | |
| Contributing to Team Success | Initiating Action | Technical/Professional Knowledge and Skills | |

*Our Competency Dictionary contains definitions and other information for each competency.

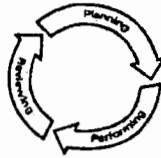
| Division Competencies Key Actions | Coaching (From the Competency Dictionary) |
|--------------------------------------|---|
| | <ul style="list-style-type: none"> Clarifies the current situation Explains and demonstrates Provides feedback and reinforcement Establishes good interpersonal relationships <ul style="list-style-type: none"> Sets clear performance expectations through the use of the Performance Appraisal Tool and on an on-going basis throughout the year, focus remains consistent, manageable in scope, and in line with our three priorities Effectively manages process to ensure that feedback and coaching is consistent and forward-looking, this includes <ul style="list-style-type: none"> (a) Reviewing and assessing team and individual sales results, pipelines, and activities (b) Establishing and maintaining a schedule of formal one-one-one coaching sessions (c) Sitting in on sales interactions, and then debriefing on what both parties thought went |

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| | | <p>well or where there is room to improve</p> <ul style="list-style-type: none"> Based on sales goals, establish meaningful activity goals for your staff, then <ul style="list-style-type: none"> (a) Coach/teach to ensure that they are allotting enough time for calling, that they make enough calls, and that they are able to reach customers (quantity of activities); (b) Coach/teach to ensure that they are calling the right customers, that they are effectively able to identify and fulfill customer needs (quality of activities); (c) and then remove obstacles to ensure top performers have time to do what they do best (removing obstacles) Review M&T Way Profilers, make calls to all new customers to ensure their satisfaction and to assess the quality of their experience; follow-up with branch staff on areas for improvement or to reinforce strengths |
| Tracking Sources/Metrics | <ul style="list-style-type: none"> Achieves consistent results Branch scorecard: Number of quarters in excess of 100% of Total Revenue: 3 Achieves broad success Branch scorecard: Count of revenue categories in excess of 100% of goal: 2 Number of employees qualifying for Sales Champion: 1 Coaching observation worksheets, one-on-one summaries, Branch staff meetings | |
| Behaviors/ Actions Demonstrated Interim | <p>Date: 04/25/2012 Feedback: Candace holds observational coaching sessions (entire team) and monthly coaching sessions with her entire team where she reviews performance and sets expectations. She will be taking notes for both for follow up action items and for reviews which help to ensure her team is successful in their roles. She manages their schedules well to ensure they have the tools and resources they need to deliver results. She has Cheryl sit in when she meets with the teller line for the same reinforcement on performance.</p> | |
| | <p>7/31/2012 Candace continues to meet with her team on a monthly basis to discuss performance and development. This has been strong and shows in her team being cross trained to ensure success. She will need to ensure that each session going forward has a strong emphasis around cross - sell especially around her managed customers.</p> | |
| | <p>10/11/2012 Candace continues to meet with her platform team monthly to review performance. We need to ensure we are reviewing calling efforts during each coaching session as well. Cheryl continues to meet with the tellers monthly as well. I would like Candace to create a snapshot of her employees regarding performance for their employee file before we close the branch.</p> | |
| Behaviors/ Actions Demonstrated Year End | <p>Date: Feedback:</p> | |
| Year End Rating | <p><input type="checkbox"/> Exceeds <input type="checkbox"/> Meets <input type="checkbox"/> Does Not Meet</p> | |

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| Division Competencies | Sales Ability | |
| Key Actions | (From the <i>Competency Dictionary</i>) | |
| | <ul style="list-style-type: none"> • Questions and probes • Establishes strategy • Builds rapport • Demonstrates capability • Gains commitment | <ul style="list-style-type: none"> • Complete <u>1</u> business call per week, including <u>1</u> pre-set each week. • Calls should be divided among prospects (50%), customers (50%) and COIs min <u>1</u> COI month. • Contact managed customers 2-3 times a year • Update a PCS worksheet following each customer and prospect interaction • Review active prospect list with Regional Manager and Business Banker on a regular basis |
| Tracking Sources/Metrics | | |
| | <ul style="list-style-type: none"> • Items B – G from "Results Overview" • If applicable, meets individual sales goals for consumer sales • Regional Manager's / Business Banker's joint calling observations | |
| Behaviors/ Actions Demonstrated Interim | Date: 04/25/2012 Feedback: Candace knows that this is an area that she needs to work on in the second quarter. She needs to be calling on her business customers consistently (1 appointment per week), enter all calling efforts in ERM, build a network of COI's as referral sources and look for all opportunities to drive results in business banking. In addition, strengthening her partnership with Sonja Wells will also help with meeting expectations. | |
| | 7/31/2012 This continues to be an area that needs improvement for Candace and her branch. Her calling efforts need to happen on a regular basis as well as entering all calls into ERM. In addition, her partnership with Sonja needs to be stronger to help with the branch meeting their yearly goals. | |
| | 10/11/12 This remains an area that needs improvement for Candace and her branch. Her calling efforts need to happen on a regular basis as well as entering all calls into ERM. In addition, her partnership with Sonja needs to be stronger to help with the branch meeting their yearly goals. This area will be crucial to her success in her new branch. She will need to set the tone by reaching out to her business partners ASAP to establish a rapport. | |
| | | |
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| | | |
| Behaviors/ Actions Demonstrated Year End | Date: Feedback: | |
| Year End Rating | Exceeds Meets Does Not Meet | |

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| Individual Competency | (To be identified with the employee, choose from the "Competency Dictionary") |
| Key Actions | |

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| | |
| Tracking Sources/Metrics | |
| Behaviors/ Actions Demonstrated Interim | Date: Feedback: |
| Behaviors/ Actions Demonstrated Year End | Date: Feedback: |
| Year End Rating | Exceeds Meets Does Not Meet |

SECTION IV: Additional Comments

Describe other accomplishments or unanticipated objectives not included in Section III (e.g., community involvement, mentorships, special projects, acquisitions, etc.).

SECTION V: Overall Performance Rating

When determining the overall evaluation rating, consider performance against competencies and objectives (Sections I, II, and III.) While the development plan (Section VI) is a critical part of each employee's annual performance process, the development plan should not be considered in the current year's overall rating.

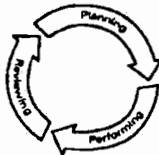
Use the scale below to provide an overall rating of the employee's performance during this evaluation period.

NOTE: Specific recommendations for improved performance **must** be made via a performance plan for any rating of **Does Not Meet Expectations**.

Overall Rating

Generally, it is recommended that the overall rating be reflective of the average of all individual category ratings.

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| | |
|--|--|
| ___ Exceeds Expectations | The employee has demonstrated consistent expertise in performing his or her job functions. The employee frequently makes contributions well beyond job responsibilities and takes the initiative to overcome work challenges on a consistent basis. Established competencies, goals, and objectives are met and in most cases exceeded, during the evaluation period. |
| ___ Meets Expectations | The employee has demonstrated competence in performing his or her job functions. Established competencies, goals and objectives are consistently met and occasionally exceeded during the evaluation period. |
| ___ Does Not Meet Expectations | <p>The employee has demonstrated competence in performing some, but not all, of his or her job functions. The employee does not demonstrate the initiative to overcome work challenges on a consistent basis. Performance of the established goals and objectives fall below the overall expectations for the position during the evaluation period.</p> <p>Improvement is needed to become fully competent in performance. A performance plan is required to support performance improvement.</p> |
| ___ Too New in Position to provide an overall rating | The employee has been in their current position for less than six months, is still developing on the job, and therefore, too new to provide an overall rating. |

SECTION VI: Development Plans

1. Choose one or two competencies from section III or competencies needed for a future role. Refer to the Competency Dictionary for assistance.
2. Write the competencies and their key actions in the spaces below.
3. From the Development Guide select relevant developmental activities for the competencies.

Current Position: _____

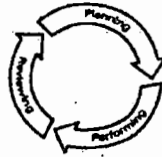
Career Objectives over the next 2-4 Years: _____

Steps taken to reach career objectives: _____

Learning Opportunities: _____

*Our Development Guide has some suggestions for developmental activities.

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Competency

| | | |
|-------------------------------|--|-----------------------|
| Development Competency | | |
| Key Actions | | |
| Development Activities | | __ Completed Date: |
| | | __ Completed Date: |

More development in this competency needed? __ Yes __ No

Competency

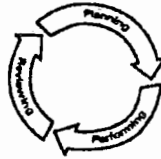
| | | |
|-------------------------------|--|-----------------------|
| Development Competency | | |
| Key Actions | | |
| Development Activities | | __ Completed Date: |
| | | __ Completed Date: |

More development in this competency needed? __ Yes __ No

Employee Comments

Please provide your input concerning this appraisal, your performance, or development plan:

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Signatures

The employee's signature indicates that the employee has seen and participated in this appraisal.
It does not indicate agreement of the appraisal content.

Employee Signature

Date

Evaluated By

Date

Approved By

Date

